



Making a complaint

Our promise to you

Our aim is to give you the highest standards of customer service, so we take any complaint seriously. If you are not happy with any aspect of our service, please contact us:

Complaints

CMS Limited

6th Floor

Exchequer Court

33 St Mary Axe

London EC3A 8AA

Telephone Please call +44 (0)207 459 3456 Monday to Friday 9am-5pm (except Bank holidays)

Email: complaints@collegiate.co.uk

What we'll do to resolve your complaint

- We'll get it to the right person
- We'll be in touch with you as soon as we can and let you know what will happen next
- We'll treat your complaint fairly
- We'll resolve your complaint as soon as possible and we will try to do this within two weeks
- For more complex issues it's likely that we will need longer to look into what's happened and we may ask you for further information to help us reach a decision
- We'll give you regular updates

And once we've dealt with your complaint, we'll go back and see what we can learn from your experience.

If you're not happy with our response to your complaint

If you feel we've not considered all of your issues or you can provide further information, please let us know and we'll be happy to review it. But if you're unhappy with the outcome you can ask the Financial Ombudsman Service to carry out an independent review of your complaint. In any event, you have the right to ask them to review your complaint if we've been unable to resolve it within 8 weeks. The Financial Ombudsman Service can review complaints from 'eligible complainants' which includes private individuals and businesses with an annual turnover below £6.5m and, either an annual balance sheet total of below £5m, or a headcount of less than 50 people. If you remain dissatisfied with our Final Response you have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of our Final Response Letter otherwise, notwithstanding any further correspondence exchanged between us, you may lose that right.

If you are unsure whether the Financial Ombudsman Service will consider your complaint, please contact them directly for advice. The service they provide is free and impartial and contacting them at any stage of your complaint will not affect your legal rights.

The contact details are:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Their phone numbers are 0300 123 9123 (charged at a national rate) or 0800 023 4567 (free from landlines).

You can send an e-mail to: complaint.info@financial-ombudsman.org.uk

Or you can log on to their website: www.financial-ombudsman.org.uk